

B1 (Official Form 1)(4/10)

United States Bankruptcy Court Northern District of Georgia		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): BayRock Mortgage Corp.		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) 58-2130186		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): P.O. Box 2902 Alpharetta, GA <div style="text-align: right;">ZIP Code 30023</div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right;">ZIP Code</div>
County of Residence or of the Principal Place of Business: Fulton		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input checked="" type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> 1-49</div> <div><input type="checkbox"/> 50-99</div> <div><input checked="" type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div> <div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5,001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div> <div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> OVER 100,000</div> </div>		
Estimated Assets <div style="display: flex; justify-content: space-between;"> <div><input checked="" type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>		
Estimated Liabilities <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

BayRock Mortgage Corp.**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

- None -

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X

Signature of Attorney for Debtor(s)

(Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☐ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

BayRock Mortgage Corp.**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Debtor

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X _____
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Signature of Attorney*

X /s/ J HAYDEN KEPNER JR
Signature of Attorney for Debtor(s)

J HAYDEN KEPNER JR 416616

Printed Name of Attorney for Debtor(s)

Scroggins & Williamson

Firm Name

**127 Peachtree St. NE
1500 Candler Bldg.
Atlanta, GA 30303**

Address

Email: centralstation@swlawfirm.com

404-893-3880 Fax: 404-893-3886

Telephone Number

April 2, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ William M. Medley, Jr.
Signature of Authorized Individual

William M. Medley, Jr.

Printed Name of Authorized Individual

CEO

Title of Authorized Individual

April 2, 2010

Date

**UNANIMOUS WRITTEN CONSENT
OF BOARD OF DIRECTORS**

JANUARY 9, 2010

The undersigned, being the members of the Board of Directors (the "Board") of BayRock Mortgage Corporation, a Georgia corporation (the "Company"), do hereby consent to and adopt the following resolutions, which shall have the same force and effect as if taken by unanimous affirmative vote at a meeting of the Board duly called and held for the purpose of acting on proposals to adopt such resolutions, and direct that this written consent be filed with the minutes of the proceedings of the Company:

RESOLVED, that in the judgment of the Board, it is desirable and in the best interests of the Company, its creditors, members, employees, and other interested parties that a petition be filed by the Company seeking relief under the provisions of Chapter 7 of title 11, United States Code (the "Code");

RESOLVED, that William M. Medley, Jr., Chief Executive Officer (the "Authorized Officer"), is hereby authorized and empowered on behalf of, and in the name of, the Company to execute and verify or certify a petition under Chapter 7 of the Code, and all other necessary papers in connection therewith, and to cause the same to be filed in the United States Bankruptcy Court for the Northern District of Georgia, at such time in such form as such Authorized Officer may approve;

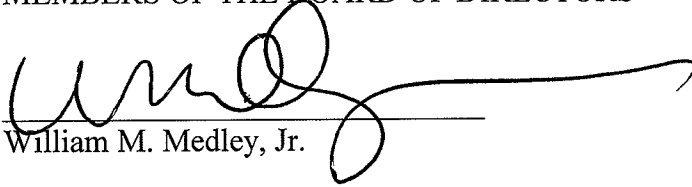
RESOLVED, that the firm of Scroggins & Williamson, with an office currently located in Atlanta, Georgia, be, and it hereby is, employed as attorneys for the Company in connection with the preparation and commencement of the Company's case under Chapter 7 of the Code, and to pay to Scroggins & Williamson reasonable compensation for services rendered in connection with such engagement; and

RESOLVED, that to the extent that any of the actions authorized by any of the foregoing Resolutions have been taken by the Authorized Officer of the Company on its behalf, such actions are hereby ratified and confirmed in their entirety.

Signature on Following Page

IN WITNESS WHEREOF, the undersigned have executed this consent as of the date first written above.

MEMBERS OF THE BOARD OF DIRECTORS



William M. Medley, Jr.

[]

[]

**United States Bankruptcy Court
Northern District of Georgia**

In re **BayRock Mortgage Corp.**
Debtor(s)

Case No. _____
Chapter **7**

VERIFICATION OF CREDITOR MATRIX

I, the CEO of the corporation named as the debtor in this case, hereby verify that the attached list of creditors is true and correct to the best of my knowledge.

Date: **April 2, 2010**

/s/ William M. Medley, Jr.
William M. Medley, Jr./CEO
Signer/Title

AT&T ^ CARTERSVILLE
P.O. Box 105262
Atlanta, GA 30348-5262

AT&T ^ KY
P.O. Box 105262
Atlanta, GA 30348-5262

AT&T ^ ORLANDO
P.O. Box 105262
Atlanta, GA 30348-5262

AT&T ^ TN
P.O. Box 105262
Atlanta, GA 30348-5262

AVAUNT PERFORMANCE INC.
4180 Providence Rd.
Suite 320
Marietta, GA 30062

Bolling Rice LLC
P.O. Box 244
Cumming, GA 30040

CH REALTY IV / ROYAL CENTRE, LLC
P.O. Box 6150
BLDG ID CJB001
Hicksville, NY 11802-6150

Chase Mortgage
10151 Deerwood Park Blvd.
Jacksonville, FL 32256

Cigar Factory Complex, Inc.
1100 Walnut Street
Owensboro, KY 42301

CIT TECHNOLOGY FIN SERV INC.
10201 Centurion Pkwy North
Suite 100
Jacksonville, FL 32256

CITI MORTGAGE CORRESPONDENT LENDING
1000 Technology Drive
MS 800
O'Fallon, MO 63368-2240

CitiMortgage, Inc.
4000 Regent Blvd.
Irving, TX 75063

Colonial Bank
100 Colonial Bank Blvd.
Montgomery, AL 36117

CORELOGIC SYSTEMS, INC.
10360 Old Placerville Rd.
Suite 100
Sacramento, CA 95827

Countrywide
Correspondent Lending
8521 Fallbrook Ave.
Canoga Park, CA 91304

COUNTRYWIDE HOME LOANS, INC.
P.O. Box 660458
Dallas, TX 75266-0458

Credit Suisse First Boston
11 Madison Avenue
4th Floor
New York, NY 10010

DB STRUCTURED PRODUCTS, INC.
60 Wall Street
New York, NY 10005

Dean T. Howell
Woolf McClane
900 Riverview Twr 900 S. Gay St
Knoxville, TN 37902

Deutsche Bank Securities Inc.
60 Wall Street
15th Floor
New York, NY 10005

EMC Mortgage Corp
2780 Lake Vista Drive
Lewisville, TX 75067

FIRST AMERICAN REAL ESTATE SOLUTIONS
4 First American Way
Santa Ana, CA 92707

FIRST DATA SOLUTIONS
P.O. Box 8334
Omaha, NE 68108-0334

FIS DATA SERVICES
3100 New York Drive
Suite 100
Pasadena, CA 91107

Franklin Amer c/o M. Robinson
Slaton & O'Connor
P.O. Box 1110
Montgomery, AL 36101

Franklin Mortgage
501 Corporate Centre Drive
Suite 400
Franklin, TN 37067

Frederick Joiner
c/o Earl P. Underwood
P.O. Box 969
Fairhope, AL 36533

GMAC RFC
8400 Normandale Lake Blvd.
Minneapolis, MN 55437

Goldman Sachs Mortgage Co
85 Broad Street
27th Floor
New York, NY 10004

Green Planet Servicing, LLC
10 Research Parkway
Suite 2
Wallingford, CT 06492

HANSEN QUALITY
9339 Carroll Park Drive
Suite 100
San Diego, CA 92121

IKON c/o ProConsulting Service
P.O. Box 66510
Houston, TX 77266

INTERTHINK / APPINTELLIGENCE INC
P.O. Box 27985
New York, NY 10087-7985

LANDSAFE INC.
2270 Lakeside Blvd.
RLS-5-87
Richardson, TX 75082

Lehman Brothers Holdings, Inc.
c/o Reilly Pozner / Mat Spohn
511 16th Street, Ste 700
Denver, CO 80202

Leigh O'Hara c/o John McArthur
Kizer & Black
329 Cates Street
Maryville, TN 37801

Lendmark Financial Services
Subsidiary of BB&T
2118 Usher Street, NW
Covington, GA 30014-2434

LEXIS PRINTING & FULFILLMENT
2395 Pleasantdale Rd.
Suite 4-B
Atlanta, GA 30340

Locke Lord Bissell & Liddell
The Proscenium, Suite 1900
1170 Peachtree Street, NE
Atlanta, GA 30309

Locke Lord Bissell & Liddell
2200 Ross Avenue
Suite 2200
Dallas, TX 75201

MEIGS FINANCIAL, LLC
12460 Crabapple Road
STE 202-105
Alpharetta, GA 30004-6646

MERRILL LYNCH MORTGAGE LENDING, INC.
650 Third Avenue South
Suite 1500
Minneapolis, MN 55402

MERS
13059 Collections Center Drive
Chicago, IL 60693

MORTGAGE BUILDER SOFTWARE
24370 Northwestern Hwy
Suite 200
Southfield, MI 48075

PITNEY BOWES PRINT MANAGEMENT
1625 Williams Drive
Marietta, GA 30066

RACHEL MEDLEY
12460 Crabapple Road
STE 202-105
Alpharetta, GA 30004-6646

RECALL TOTAL INFORMATION MGMT
P.O. Box 101057
Atlanta, GA 30392-1057

Reilly Pozner LLP
The Kittredge Building
511 Sixteenth Street, Ste 700
Denver, CO 80202

Residential Funding Co
c/o D. Heeman @ Felhaber Larso
220 S 6th St., Ste 2200
Minneapolis, MN 55402

RMIC CORPORATION
P.O. Box 402406
Atlanta, GA 30384-2406

TALX CORPORATION
4076 Paysphere Circle
Chicago, IL 60674

Taylor, Bean & Whitaker Mortg
101 NE 2nd Street
Ocala, FL 34470

United States District Court
Charles R. Diard, Clerk
113 St. Joseph Street
Mobile, AL 36602

US EXPRESS LEASING, INC.
Dept. #1608
Denver, CO 80291-1608

Vanderbilt Mortgage
500 Alcoa Trail
Maryville, TN 37804

VERIFICATION BUREAU, INC.
247 S.W. 8th Street
Suite 147
Miami, FL 33130

WESTPORT MORTGAGE SERVICES, LLC
P.O. Box 1508
Scottsdale, AZ 85252

WILLIAM MEDLEY, JR.
12460 Crabapple Road
STE 202-105
Alpharetta, GA 30004-6646

XEROX CORPORATION
P.O. Box 828187
Philadelphia, PA 19182-8187

XO ONE
P.O. Box 970205
Dallas, TX 75397-0205